(D. Promaii)

2005 OCT 11 AM 10 00

October 7, 2005

John F. Carter Regional Director Federal Deposit Insurance Corporation 25 S. Jessie Street at Ecker Square Suite 2300 San Francisco, CA 94105

Dear Mr. Carter,

I strongly oppose Wal-Mart from obtaining a bank charter in their stores or any other establishment for that matter.

Sincerely,

Ocala, Florida

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